

**CULTURAL DIMENSIONS AND PERFORMANCE OF WOMEN'S
ENTREPRENEURIAL INITIATIVES: A CASE OF
MVOMERO DISTRICT, TANZANIA**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
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ABSTRACT

This study examined the influence of cultural dimensions on performance of women's entrepreneurial initiatives in Mvomero District. Specifically the study aimed to; examine variations of cultural dimensions between men and women in the study area, assess differential performance of women's and men's owned entrepreneurial enterprises, examine the influence of cultural dimensions on growth of women's entrepreneurial enterprises and identify the best predictor of women's performance of entrepreneurial enterprises. A sample of 115 including both women and men entrepreneurs engaged in different entrepreneurial activities was taken for the study using stratified and simple random sampling. The Mann Whitney U-test was used to examine the variation of cultural dimensions between men and women. The results of the study indicate that there were no variations of cultural dimension between men and women in the study area. Independent sample t-test was employed to assess differential performance of women's and men owned entrepreneurial enterprises. The results show that the business performance between men and women in the study area had no significant difference. To examine the influence of cultural dimensions on performance of women's entrepreneurial enterprises multiple linear regressions was used. The results found that among three cultural dimensions only two dimensions namely masculinity and uncertainty avoidance recorded significant influence on performance with masculinity recording high influence on performance thus suggesting the best predictor of entrepreneurial performance compared to uncertainty avoidance and collectivism. The study recommended that to empower women on entrepreneurial performance, the government should chart out extra strategies for entrepreneurial awareness and trainings, education especially in rural areas who mostly seem to end with standard seven certificate and below, and loans for capital. These might be realized by development practitioners in a period of time so that to increase the number of women in

the entrepreneurial arena as far as there is no variation on entrepreneurial performance between men and women.

DECLARATION

I, Edna Alex Mkasanga, do hereby declare to the Senate of Sokoine University of Agriculture that this dissertation is my own original work done within the period of registration and that it has neither been submitted nor is being concurrently submitted for a degree award in any other institution.

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The above declaration is confirmed by

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Date

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DEDICATION

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LIST OF ABBREVIATIONS

AFDB	African Development Bank
DSI	Development Studies Institute
GEM	Global Entrepreneurship Monitor
IFAD	International Fund for Agricultural Development
IFC	International Finance Cooperation
ILO	International Labor Organization
MFI's	Micro Finance Institutions
MKUKUTA	Mkakati wa Kukuza na Kuinua Uchumi Tanzania
NBS	National Bureau of Statistics
NGO	Non Governmental Organization
NSGRP	National Strategy for Growth and Reduction of Poverty
OECD	Organization for Economic Co-Operation and Development
ROA	Return on Asset
ROI	Return on Investment
SIDO	Small Industries Development Organisation
SIDO	Small Industries' Development Organization
UN	United Nations
URT	United Republic of Tanzania
URT	United Republic of Tanzania

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background Information

It is widely acknowledged that, entrepreneurship is important for economic growth, productivity, innovation and employment, and many countries have made entrepreneurship explicit policy priority. Entrepreneurial activities have been recognized as an important element in organizational and economic development, performance and wealth creation (Adebayo *et al.*, 2011).

Many governments and policy makers aim to increase the number of entrepreneurs in their countries and aid their development. But providing this support is no easy task, since entrepreneurs are not homogenous even within a country, and, in fact, often appear in different guises depending on the country in which they are located (GEM, 2015).

Individuals decide to engage in entrepreneurial activity because of different motivations. Generally, a distinction is made between positive factors that 'pull' and negative situational factors that 'push' people into entrepreneurship (Kennedy *et al.*, 2003). Examples of 'pull' motivations are the need for achievement, the desire to be independent and social development possibilities. 'Push' motivations may arise from the exit from or risk of unemployment, family pressure and/or dissatisfaction with the present situation in general (Verheula *et al.*, 2010).

According to the World Bank (2007) entrepreneurship has several benefits; it creates an opportunity for a person to make a sound contribution from the household as well as to the

society at large. It is a catalyst for economic change and growth from the initial level of the family to the national level by maintaining self sufficient livelihood. It involves initiating and constituting change in the structure of business and society. As a result entrepreneurship contributes a lot in increasing countries' output and productivity. Entrepreneurship encourages innovation and creativity. It develops new products or service for the market to fulfill human needs. It also stimulates investment interest in the new ventures being created. Even though entrepreneurship has its own advantages, it is not free of problems. For this case there are a number of factors that influence the initiative process and performance of women's entrepreneurial activities (Samiti, 2006).

Women's participation in entrepreneurial activities varies widely around the globe, ranging from 1.5% of the women in the adult working age population (between ages of 18 and 64) to as high as 45.4%. The proportion of women entrepreneurs varies across countries, ranging from 16% in the Republic of Korea to 55% in Ghana (Kelley *et al.*, 2010). Across the 59 countries participated in Global Entrepreneurship Monitor (GEM), only Ghana had more women entrepreneurs than men, and only a handful of economies had about equal numbers of women and men entrepreneurs; the vast majority had more men than women. In case of Tanzania there are about 43% of micro and small enterprises even though female-owned businesses are smaller and have fewer employees and bleaker growth prospects (IFC, 2007).

This trend remained constant across a set of eighteen countries that participated in GEM from 2002 to 2010. Over time, the gap between men and women entrepreneurs increased in some countries and decreased in others for instance Korea and Japan have proportionately few women entrepreneurs, while Australia shows nearly equal levels of women and men in entrepreneurial arena (Kelley *et al.*, 2010).

For the past three decades a need to rectify gender inequities and bring women in the mainstream of development has been a major policy concern by the United Nations bodies and many government and Non-Governmental Organizations (UN, 2011). It is acknowledged that women constitute ability and creative solutions and concern for social cohesiveness that can help bring about economic and social transformation. It is a fact that resource ownership pattern in Tanzania as it is the case for other African countries is gendered to the disadvantage of women that subsequently lead to poverty (UN, 2011). It has now been widely accepted that the ways to alleviate women's' poverty in Africa and Tanzania in particular is through engagement in entrepreneurial activities.

Apart from women involvement in cash and food crop production, they have continued to perform other numerous and vital productive and reproductive roles that have ensured the survival of the nation particularly during some of the worst economic periods. Despite their important contribution to national development women lack access to, and control over resources that lead to low participation in meaningful entrepreneurial activities. Stevenson and Onge (2005) reported that entrepreneurship in Tanzania has basically been dominated by men and by non indigenous communities.

Literatures show that previous initiatives to empower women since the beginning of the 1980s encompassed credit component, which has been extensively promoted as a way to alleviate poverty and empowering women (Wrigley-Asante, 2011). Also the objective of development policies became more focused on how to increase women's access to education, skills training, credit, land and other productive resources to enable them participate fully in economic activities (ILO and AFDB, 2007). Despite women's empowerment initiatives, evidence suggests that women-owned businesses underperform compared to businesses owned by men in a number of performance measures (Stevenson

and Onge, 2005). This raises several questions as to whether the interventions to empower women are relevant to their needs, and or cultural factors limit women to acquire and apply entrepreneurial skills in business initiatives.

In view of the above, Hofstede (2001) identifies four cultural dimensions namely collectivism, power distance, uncertainty avoidance and masculinity. These four cultural dimensions are based on four fundamental issues in human societies within which every society has to find its particular answers. Hofstede (2001) reports that, there are basic elements of common structure in the cultural systems of any country. Nekane (2005) comments that, culture can be distinguished by the cultural emphasis that assigned to value types of the society concerned which at last influence women entrepreneurial development.

The development of women entrepreneurs depends on the degree to which these women are involved in various activities related to the managing of enterprises since childhood. In Africa, most of families practice extended families where by women are not able to accumulate adequate capital for entrepreneurial activities due to meeting extended family obligations. This creates difficulties for a woman to save money and time to initiate and manage enterprise. This tendency influence much African families because made women to depend on collective decisions in handling issues and hide a room for them to perform better in entrepreneurial activities. Also because of culture women are raised with fear/doughty on risk taking rather than men, this practice tends to limit meaningful saving among women to plough back in businesses and be able to grow.

Also Nekane (2005) states on power distance as it is related to how power on decision making is structured within the society in general. In African societies power relations are

exercised on the basis of gender and age set. Men are raised from a younger age to develop superior status than women, this means they are trained to perform complex activities and fight for success rather than women being considered as house mothers taking care of children at home and men being decision makers in all aspects at the family level. This patriarch tendency developed a notion in women's mind till today which gives power and decision making over the access and control of resources being biased to men. This makes women to have minimal chance to hold high positions in the society so that can help them to accumulate wealth for entrepreneurial activities.

Furthermore, UN report (2009) highlight that masculinity gains its cultural significance as part of broader configuration of 'identity longing' in many traditional societies particularly in Africa including Tanzania. In such societies people are raised with the notion that, being female or male can determine the level of responsibilities at the household, the extent of decision making and the level of controlling resources for development. Since men are given much more privilege to practice decision making and control of resources this denies women confidence to participate in entrepreneurial activities. Uncertainty avoidance is a tendency to avoid risk taking, whereby in African culture boys and girls raised in the sense that boys are much stronger to fight on uncertainties than girls who are looked as very weak and with a lot of doughty when facing uncertainties. These created a notion that women cannot manage to control and drive their own entrepreneurial activities as far as being an entrepreneur one should be a risk taker; so this lead to few women getting and surviving in the entrepreneurial arena.

In view of the above, it is compelling to believe that culture may have influence on women participation in entrepreneurial activities. In the little information available, this study is scheduled to examine how the four cultural dimensions may affect women

participation in entrepreneurial activities. This study adds value to address long standing challenge of empowering women in economic initiatives that subsequently leads to improve their livelihood.

1.2 Problem Statement

Despite several initiatives made by Donors, international public institutions, national and local governments, NGOs, private companies, charities, institutions and business associations which have initiated programs for capacity-building of entrepreneurial skills, strengthening women's networks, provide finance and trainings, or design policies that enable women to have more and stronger start-ups and business growth (Vossenber, 2013), evidence shows that the performance of women in entrepreneurial activities is still low compared to men owned businesses (Ekpe *et al.*, 2010; Kushoka, 2011). While previous studies (Mulugeta, 2010; Tundui, 2012) have focused on women empowerment through access to financial capital (loans), education on entrepreneurial skills and others but scant information is available on how cultural dimensions influence women's performance in entrepreneurial initiatives.

1.3 Justification of the Study

The study intends to examine the influence of cultural dimensions and performance of women's entrepreneurial initiatives. The findings of the study will contribute to some policy directives and reforms under MKUKUTA II which emphasize on strategies for gender inequality and women empowerment. This had been put forward for more than 15 years (NSGRP, 2010). With the understanding that women empowerment is a global challenge and traditionally women are marginalized in most cultural perspectives (Mushumbusi and Kratzer, 2013), the study is very important because it is in line with the Millennium Development Goals (MDG) of 2025 goal 3 which emphasize on gender

equality and empower women (URT, 2010). The study intends to examine the influence of cultural dimensions namely collectivism, uncertainty avoidance, and masculinity on women performance of entrepreneurial enterprises, this leads to better understanding of how the cultural dimensions influence women owned entrepreneurial business, that pave a way to global and local efforts to empower women to participate in entrepreneurial ventures.

1.4 Research Objectives

1.4.1 Overall objective

The overall objective of this study is to examine the influence of cultural dimensions on women's performance of entrepreneurial initiatives in Mvomero District.

1.4.2 Specific objectives

- (i) To examine the variations of cultural dimensions between men and women in the study area.
- (ii) To assess the differential performance of women's and men's owned entrepreneurial enterprise.
- (iii) To examine the influence of cultural dimensions on growth of women's entrepreneurial enterprises.
- (iv) To identify the best predictor of women's performance of entrepreneurial enterprises.

1.5 Research Hypothesis

The study is guided by five research hypothesis as follows;

- H₁: There are cultural variations between men and women in the study area

H₂: Men's owned entrepreneurial enterprises perform better than women's owned entrepreneurial enterprise

General hypothesis

Cultural dimensions have influences on performance of women's entrepreneurial enterprises

Specific hypothesis

H_{3a}: uncertainty avoidance has influences on performance of women's entrepreneurial enterprises

H_{3b}: masculinity has influences on performance of women's entrepreneurial enterprises

H_{3c}: collectivism has influences on performance of women's entrepreneurial enterprises

CHAPTER TWO

2.0 REVIEW OF RELATED LITERATURE

2.1 Definition of Key Terms

2.1.1 Masculinity

This consists of those behaviors, languages and practices, existing in specific cultural and organizational locations, which are commonly associated with males and thus culturally characterized by possessing qualities in the society (Abumere, 2013).

2.1.2 Collectivism

This is a cultural syndrome, a network of norms, values, and ways of engaging the world embedded in practices, artifacts, institutions, language use and structure, and ways of making sense of history that stresses the priority of collective decision-making and group goals among relatively equal individuals and the importance of cohesion within social groups (Abumere, 2013).

2.1.3 Uncertainty avoidance

This is a degree to which members of a society are able to cope with the uncertainty of the future without experiencing undue stress (Ozgen, 2012).

2.1.4 Entrepreneurship

This is the process of creating something new and with value by devoting the necessary time and effort, assuming the accompanying financial, psychic, and social risks and receiving the resulting rewards of monetary and personal satisfaction and independence (Hisrich *et al.*, 2005).

2.1.5 Performance

This is the extent to which an investment is profitable based on employment growth, return on asset/investment as well as profit growth.

2.1.6 Micro enterprises

These are enterprises which operate in small scale and employ up to 5 employees in their business enterprises.

2.2 Theoretical Framework

Under this study two theories applied to show the relationship between Hofstede's cultural dimensions and women's initiatives on entrepreneurship. These theories are McClelland's (1961) theory of "need for achievement", and Rotter's (1966) "locus of control theory".

2.2.1 Locus of control theory

According to Rotter's (1966) the term "locus" is conceptualized as either internal (the person believes they can control their life) or external (meaning they believe that their decisions and life are controlled by environmental factors which they cannot influence, or by chance or fate). Rotter's theory suggests that the locus of control of an individual can be seen as either internal or external. The internal control expectation is related to learning and thus motivates and supports active striving, while the external control expectation impedes learning and encourages passivity. An internal control expectation is usually associated with entrepreneurial characteristics (Abdulhalim, 2011). In this an individual manifests in the need for achievement on personal development, self efficacy, social status and power based on internal and external controls of reinforcement (Magee and Galinsky, 2008). Internals believe that their hard work would lead them to obtain positive outcomes (willingness, power and struggle). People with external locus of control believe that many

things that happen in their lives are out of their control such as traditional and customs. They believe that their own actions are a result of external factors that are beyond their control.

In relation to this study, a specific identification of Power, uncertainty avoidance, collectivist and masculine attitudes as unique dimensions of the attribution to external and internal forces makes the locus of control construct particularly useful in cross-cultural psychological research relating to entrepreneurship because of differences among political philosophies with respect to personal freedom, the role of the individual in society, and the appropriateness and importance of entrepreneurial activity in the economies of the focal countries (Vrontis and Thrassou, 2013).

The locus of control of an individual based on internal and external factors where by internals related to entrepreneurial characteristics that a person learn from childhood and grow with that behavior to adulthood and this directs him/her in his or her future career; while the external is the environmental challenges that a person faces in prospering his/her career (Kabeer, 2012). In Africa, cultural dimensions influence peoples' entrepreneurial career because kids are raised in a notion that boys are superior and stronger than women in handling issues, this has in turn created a line of weakness among girls who lose power and confidence in handling and managing issues on lives due to masculinity and power distance developed among them resulting to a poor performance of women's initiatives in entrepreneurial activities.

It is perceived that, internal locus of control is the personal belief that one has influence over outcomes through ability, effort, or skills; whereas external locus of control is the belief that external forces control outcomes (Fagbohunge and Jayeoba, 2012). Some of

the research has linked a belief in the internal control over the events in one's life to an individual's propensity to engage in entrepreneurial activity such as (Berlew, 1975; Rupke, 1978; Brockhaus, 1982; Gartner, 1985; Perry, 1990; Shaver and Scott, 1991).

Literature on relationship between locus of control, sex and achievement has shown that males are more achievement oriented, energetic, and enterprising than females (Wolleat, 1980). This is related to the fact that the female is typed and trained for subordinate role that hide a room for her to engage in entrepreneurial activities.

2.2.2 Need for achievement theory

According to McClelland (1961) on his theory of the needs for achievement and motivation, human behavior is affected by three needs namely need for Power, achievement and affiliation. Need for achievement is the support to excel, to accomplish in relation to a set of standards to struggle to achieve success. Need for power is the desire to influence other individual's behavior. In other words, it is the desire to have control over others and to be influential. Need for affiliation is a need for open and sociable interpersonal relationships and attachments. In other words is a desire for association based on co-operation and mutual (common) support and understanding (Baumeister and Leavy, 1995).

McClelland (1961) narrated that individuals with high needs for achievement are highly motivated by competing and challenging work. They look for promotional opportunities in job, they have a strong urge for feedback on their achievement, and such individuals try to get satisfaction in performing things better. High achievement is directly related to high performance, individuals who are better and above average performers, assume responsibility for solving the problems at their work. McClelland (1961) called such

individuals as gamblers as they set challenging targets for themselves and they take deliberate risk to achieve those set targets, therefore, the environmental factors that one raised with, have a certain bearing influence on involvement and management in the enterprises as it is also seen by Abzari and Safari (2012).

McClelland (1961) on the other hand stated the role of power, achievement and affiliation in human's life. This means human beings in a need of power to struggle to achieve success, achievement as a desire to have control over others and resources and desire for relationship based on co-operation and mutual as affiliation context. This relate much with Hofstede's cultural dimensions because in African culture, power is based on two things, the first is on age set and sex where by power is divided according to groups in the society; for example in the maasai society/community there are laibons who are elders of the community who have great power than others in every context, there are morans, a group of younger people whom have power on security of the community, also there is a group of children who normally deals with cattle reeling and lastly a group of women who have a responsibility of taking care of the family in the society and have no power to control and own resources in the community, For example In Botswana a man was traditionally viewed as a "*mosadi ke ngwana wa monna*" – a woman is the child of the man (Njogu and Mazrui, undated). This shows the way women are marginalized in most African societies in terms of power over resources and weakness in struggling to success, as a result of poor performance of women's initiatives on entrepreneurial activities as it create doughty and a chance for collective decisions.

The second attitude of power differences in African societies is based on sex .This means that in African culture, men and women are perceived differently in terms of power possession in the community, where by boys/men are termed to be muscular enough,

strong and competitive to struggle and handling issues and uncertainties in life (Carli, 2001). This created a big problem to African girls/women because they have been raised on the notion which leads them to fail to perform well on initiatives for entrepreneurial activities.

Development of women entrepreneurs depends on the degree to which these women are involved in various activities related to the managing of enterprises since childhood. In Africa, most of families practice extended families where by woman in the house has to take responsibilities of taking care of the extended relatives hence difficult for them to save (money and time) to initiate and manage an enterprise as a case of collectivism, this influence much African families because made women to depend on collective decisions on handling issues and hide a room for them to perform better in entrepreneurial activities and also because of culture women raised with fear/doughty on risk taking rather than men hence this lead to poor women initiative performance in entrepreneurial activities. Much less is known in this regard and hence exploring such aspects that will go a long way in developing appropriate interventions plan for women initiatives in entrepreneurial activities.

2.3 Empirical Review

In recent years a growing awareness of the importance of entrepreneurial activity for economic development has triggered research on the fundamentals of entrepreneurship. Cross-national differences in levels of entrepreneurial activity may be explained by a wide range of economic, technological, cultural and institutional factors (Abzari and Safari, 2012). Differences in value systems and cultural orientations towards women entrepreneurship have been argued to affect women entrepreneurial initiatives. Culture has played an increasing role in the world on women's entrepreneurial performance over the

two past decades (Ozgen, 2012). For understanding the motivation of entrepreneurship behavior, it is necessary to have some knowledge of its properties as for understanding the context of cultural dimensions in which behavior occurs and having some knowledge of gender and its properties is necessary. This study made to examine the influence of cultural dimensions on women's entrepreneurship initiatives with reference to African culture.

2.3.1 Gender and entrepreneurship

Gender differences in the prevalence of entrepreneurship have been studied for decades. Several studies (Gorji and Rahimian, 2011) show that there is a higher prevalence of entrepreneurship for men than women with similar backgrounds. In the US for example, women-owned businesses made up only 37% of all sole proprietorships. This lower prevalence for women entrepreneurs in various countries which indicates a main effect of gender on the propensity of people to become entrepreneurs (Gorji and Rahimian, 2011).

Both gender and ethnicity are under-analyzed in traditional conceptions of the entrepreneur. However, so far as people are involved in entrepreneurship they are also involved in identity construction where social categories such as gender and ethnicity are implicated. Thus, to better understand entrepreneurship, we need first to analyze the socially accomplished and culturally constructed identities of entrepreneurs. For this purpose we draw on theoretical approaches that consider the construction of identity as a discursive process dependent on place, time and context (Essers *et al.*, 2010). This implies that identity is multiple and 'somewhat fluid, situational contingent, and the perpetual subject and object of negotiation, in practice gender and environment interact to determine the success or failure of women as entrepreneurs in sub-Saharan Africa (Njogu and Orchardson, undated). Moreover OECD (2012) reported that the majority successful

African entrepreneurs are male, middle-aged, married with a number of children, and are more educated than the general population.

Gender Differentiation is the extent to which a society maximizes gender role differences. Countries with least gender-differentiated practices (i.e. Hungary, Poland, and Denmark) tend to accord women a higher status and a stronger role in decision-making (OECD, 2012). They have a higher percentage of women participating in the labor force and more women in positions of authority. Men and women in these cultures tend to have similar levels of education. In contrast, countries with high degrees of gender differentiation (i.e. South Korea, Egypt, China) tend to accord men higher social status and have relatively few women in positions of authority (Bulakeri, 2013). This situation creates minimal chance for women to accumulate wealth for entrepreneurial activities, as the case of this study.

2.3.2 Cultural dimensions and women entrepreneurship initiatives

In 1991, the Dutch management researcher Geert Hofstede first published the results of his study of more than 100,000 employees of the multinational IBM in 40 countries. Hofstede is an influential Dutch social psychologist and anthropologist who is a well known pioneer in research of cross-cultural groups and organizations. He has played a major role in developing a systematic framework for assessing and differentiating national cultures and organizational cultures. Hofstede defines culture as “the collective programming of the mind which distinguishes the members of one group or category of people from another” (Hofstede, 2001). The mental programming referred to by Hofstede consists of shared values, beliefs and norms. These mental constructs influence how people socialized within a particular culture perceive events; they also help to determine what behaviors are considered appropriate or inappropriate in various social situations and also according to

Martínez and Oishi (2012) reported that personality is shaped by both genetic and environmental factors; among the most important of the latter are cultural influences.

Since the mental programming is shared, developed through years of socialization within a culture, it results in relatively predictable responses to commonly experienced social situations or contexts (Abzari and Safari, 2012). These characteristic patterns of behavior create differences between cultures that may be observed and the influence of cultural differences on social processes such as enterpreneuring may be predicted if the underlying social values and norms are known. In a massive study encompassing fifty-three countries, Hofstede (2011) identified four value-oriented dimensions of culture that may be used to describe and explain aspects of behavior in various cultural groups. These dimensions are power distance, uncertainty avoidance, collectivism, and masculinity.

Triandis and Eunkook (2002); Martínez and Oishi (2012) regards culture as a collective phenomenon that is shaped by individuals' social environment, not their genes. Cultural differences are the result of national, regional, ethnic, social class, religious, gender, and language variations. Besides Abzari and Safari (2012) stated that values are held to be a critical feature of culture and cultural distinctiveness. Hofstede's research shows how national culture affects workplace values across a range of countries.

Hofstede (2001) argued that people carry 'mental programs' that are developed and reinforced through their experience that contain a component of national culture. Initially Hofstede stated power distance as one among the cultural dimensions that shows the extent of power inequality among members in the society. Power distance refers to the distribution of influence within a culture. This is much related with this study because in African societies women are marginalized in accessing and controlling resources rather

biased to men, and men are competitive and muscular enough to struggle on life issues; this developed propensity dependency among women in performing activities in Africa as it had also been seen by Kabeer (2012).

Furthermore, Hofstede (2001) traced the issue of uncertainty avoidance, as the extent to which members of an organizational society feel threatened by and try to avoid future uncertainty or ambiguous situations. In African culture women are raised with the notion that women are weak to strive on their own against life aspects but rather to depend on men. This has created doubt to women on managing enterprises and hence failure to perform better in the entrepreneurial arena. And it reflects a culture's tolerance of ambiguity and acceptance of risk as it is also narrated by Motta *et al.* (2011).

Hofstede's (2001) subsequently highlighted the influence of collectivism that described the relationship between the collectivity that reflected in the way people live together and decide together on different issues in their families; in African culture women have to take care of many dependants in the family and have collective decisions, this influences most women in their management enterprises as they use most of their resources (time and money) to handle the family as far most of the members are not cooperative as it has been seen by Smith (2012). Collectivism is that describes the relationship between the individual and the collectivity that is reflected in the way people live together.

Hofstede (2001) also explained the role of masculinity as related directly to African families. This is related to this study as far as African women are neglected on the access and control over resources rather biased to men. This developed a notion that women have no power to own and manage business rather depend on men hence created poor performance of women in the entrepreneurial enterprise. However masculinity is the

extent of roles division between sexes to which people in a society put different emphasis on work goals and assertiveness as opposed to personal goals and nurturance which gives chance for women to deposit their ideas in business development, as it is also seen by Bwisa and Ndolo (2011).

According to Hofstede (2001), cultural dimensions represent the basic elements of common structure in the cultural systems of countries. Thus, they provide an important framework not only for analyzing national culture, but also for considering the effects of cultural differences on management and organization of different activities within different societies, as it has been seen also by Kiiskinen (2013). This framework is especially useful for understanding people's conceptions of an organization and the mechanisms that are considered appropriate in controlling and coordinating the activities within it, and the roles and relations of its members. All social behavior is embedded in a particular context and is connected to other deeply held values and beliefs. This means that the stakes are high for mismanaging cultural differences.

2.4 Characteristics of Hofstede's Cultural Dimensions

These characteristic patterns of behavior create differences between cultures that may be observed and the influence of cultural differences on social processes such as entrepreneurship, this may be predicted if the underlying social values and norms within the cultural dimensions namely power distance, masculinity, collectivism and uncertainty avoidance, are known and regulated by the society to give chance for entrepreneurial initiatives to take charge as further described in the subsequent sections.

2.4.1 Power distance

This is the degree, to which power differentials within the society and organizations accepted, is mostly on power distance. According to Russell (2004) as cited by Abzari and

Safari (2012), power distance is categorized by two whereby there is high power distance in which the societies are characterized by centralized authority, autocratic leadership, paternalistic management style, many hierarchical levels and acceptance that power has its privileges, an expectation of inequality and power differences. Also there is low power distance where by the societies are characterized by decentralized authority and decision making responsibility, consultative or participative management style, flat organizational structures, lack of acceptance and questioning of authority, rights consciousness, tendency toward egalitarianism development. However this tendency of culture is said to affect women's initiatives on entrepreneurial activities; This is because inequality of gender and hierarchical power differences is privileged to men than women in African culture as a result women become negligible to strive on business activities hence low performance on entrepreneurial arena.

2.4.2 Uncertainty avoidance

This is a degree to which members of a society are able to cope with the uncertainty of the future without experiencing undue stress is mainly under uncertainty avoidance. According to Chemawat and Reich, (2011) this is a uniquely Western value that has two faces. There are weak uncertainty avoidance where the society being characterized by doubt on risk taking, tolerance of differing behaviors and opinions, flexibility, organizations with a relatively low degree of structure and few rules.

As far as an entrepreneur might be a risk taker, uncertainty avoidance must be taken in charge as a point in humans mind that risk taking is an entrepreneurial behavior. According to African culture women are raised with fear in straggling against life; due to this they develop them till they become elder, so it create innate behavior of fear on risk taking in turn it is said to affect them in their entrepreneurial initiatives that's why a

number of women entrepreneurs as it is narrated by different scholars such as Kuehneisen (2013) is low compared to men entrepreneurs.

2.4.3 Masculinity

According to Hofstede (2001), it is found that women's social role varied less from culture to culture than men's. He labeled as masculine cultures are those that strive for maximal distinction between what women and men are expected to do. Cultures that place high values on masculine traits stress assertiveness, competition, and material success; this is also seen by Abzari and Safari (2012), in which found that in high masculinity societies, individuals tend to set high performance standards and act forcefully to achieve these standards. Achievement motivation is high within these societies and markers of achievement such as earnings, formal recognition and advancement are relatively more important than work climate and relationship issues (Gorodnichenko and Roland, 2012).

As far as this study is concerned, in African culture children are raised with a notion that men are strong, powerful and aggressive towards sensitive issues and women are weak that could not perform in any work that needs careful supervision and power, due to this notion created an idea in women's mind that they are not powerful enough to engage in business activities. In societies with a low masculinity index, nurturance issues are more prominent. A desirable work environment is defined in terms of high quality social relationships, friendly organizational climates and employment security (Pandey, 2006).

2.4.4 Collectivism

In a collectivist culture, the interest of the group prevails over the interest of the individual. People are integrated into strong, cohesive in-groups that continue throughout a lifetime to protect in exchange for unquestioning loyalty (Gorodnichenko and Roland,

2012). One difference is reflected in who is taken into account when you set goals. In collectivist cultures, other groups are taken into account in a major way when goals are set. Individualist cultures are loosely integrated; collectivist cultures are tightly integrated. Cultures characterized by collectivism emphasize relationships among people to a greater degree (Jandt, 2006). As far as culture is concerned in this study, group decision making influences women's initiatives on entrepreneurial activities because under this circumstances women got minimal chance to strive in business activities.

2.5 Initiatives to Empower Women in Entrepreneurial Activities

All across Tanzania, women entrepreneurs are proved that they have a driving business spirit and that they are part of the solution to achieving economic growth and pulling people out of poverty (ILO, 2008). However, most women are engaged in petty trade activities like informal food catering, informal catering, food vending, beauty salon, roadside trade, local brewing, vegetable selling and tailoring that are typical viewed as women's economic activities (Makombe, 2006). The Tanzanian government has made several initiatives to boost women on entrepreneurial arena in terms of policy making that support women's position in business as well as financial as it has been described in the following subsections.

2.5.1 Policy support

The growth of the proportion of women entrepreneurs in developing countries has drawn attention of both the academic and the development practitioners. Donors, international public institutions, national and local governments, NGOs, private companies, charities, knowledge institutes and business associations have initiated programs or policies to promote and develop women's entrepreneurship. They initiate programs for capacity-building of entrepreneurial skills, strengthening women's networks, provide finance and

trainings, or design policies that enable more and stronger start-ups and business growth (Vossenbergh, 2013).

In recent years, the general attention to women and entrepreneurship in developing countries has increased to a great extent and the focus on this ‘untapped source’ of growth seems to be crucial nowadays for development practitioners and policy makers (Minniti and Naudé, 2010). However, despite this growing number of initiatives and resources made available to promote and develop women’s entrepreneurship in developing countries, women still own and manage fewer businesses than men, they earn less money with their businesses that grow slower, are more likely to fail and women tend to be more necessity entrepreneur.

The Tanzania government established policies that can support women to suffice their livelihood, such as the Tanzania Strategy for Growth and Reduction of Poverty (NSGRP) which includes actions for addressing gender inequalities, and Development Vision 2025 sets the goal of redressing gender imbalances by 2025. The Ministry of Industry, Trade and Marketing, has established special initiatives to reach out to women, and government supported organizations such as the Small Industries Development Organization (SIDO) have been working to empower women entrepreneurs through training and access to credit (IFC, 2007).

2.5.2 Financial support

The United Republic of Tanzania committed itself to enhance women’s economic capacity through making credit facilities available to majority of women. Building and supporting women entrepreneurial skill, improving their management capabilities, increase training and access to technology and others (Morgan, 2010). In recent years, the president of

United Republic of Tanzania, Jakaya Mrisho Kikwete established the empowerment fund popular known as 'Kikwete billions' hoping that it may reduce poverty (IFAD, 2011), however it failed to meet the intended goal because the money did not reach at the intended people such as youth and women rather no one knows where does those money went and left the intended group of people to remain poor. Robust action is required now to address many factors that perpetuate the marginalization of women rural economies. It needs to enable rural women, men and youth to harness new opportunities to participate in economic growth, and develop ways for them to better deal with risk. Microfinance services has been, and increasingly become a popular intervention against poverty through credits from banks especially among women entrepreneurs in developing countries Except for Zanzibar where the number of women entrepreneurs utilizing MFIs remained the same (ILO, 2003). It has been considered as an effective vehicle for women's empowerment in the country (Mushumbusi and Kratzer, 2013).

2.6 Research Gap

Regarding all empirical studies done by different scholars such as Abzari and Safari, 2012 and Bulakeri, 2013) explaining the initiatives made to empower women in entrepreneurial activities, there are clear overlaps in those various efforts to women entrepreneurial activities as conceptualized women's economic empowerment, with agency, choice and decision-making in relation to markets featuring as a common theme but there are also some important differences (Ozgen, 2012). The study is motivated by the absence of comprehensive information on the critical cultural dimensions that influence women's entrepreneurial performance and survival in, business in Tanzania. Though all efforts have been done but traditionally the performance of women owned enterprises in Tanzania is still low compared to men because that might be caused by cultural dimensions that might built a strong weakness to women initiatives on entrepreneurial arena as a case of this

study. This is also identified by OECD (2012) in the Final Report on the Gender Equality in Education, Employment and Entrepreneurship.

2.7 Conceptual Framework

Based on various arguments and reflections found in the literatures on how women's performance of entrepreneurial activities, are influenced by various cultural dimensions, a conceptual framework was developed. The framework groups the variables into three parts (independent and dependent variables) as it is shown in figure 1. It shows that the primary objective is to examine the influence of cultural dimensions on women's performance of entrepreneurial activities; according to African culture people raised in different cultural perspectives that said to influence human behavior since childhood and develop to elder hood which in turn affect personal initiatives in entrepreneurial activities. It shows the relationship between different cultural dimensions found in the study area towards their performance on entrepreneurial activities.

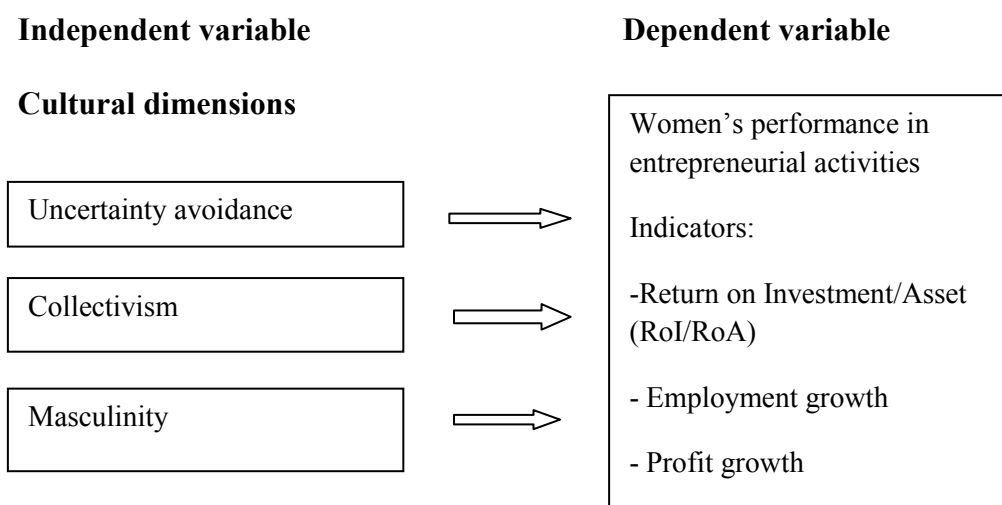


Figure 1: Conceptual Framework

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Description of the Study Area

3.1.1 Study location and economic activities

The study was conducted in Mvomero District Morogoro, the District had a total population of 312 109 where by male were 154 843 and female 157 266 with an average household size of 4.3 (URT, 2012). The district is divided into seventeen wards. The current main economic activities in the area are livestock keeping, agriculture and entrepreneurship which are operated mainly by private individuals and companies. The area had been selected because of its cultural diversity and rural settings whereby culture is stronger than in towns, being diluted by exposure and interrelationship with different cultural practices. The study covered seven villages called Turiani, Madizini, Kidudwe, kanga, Kilimanjaro, Kichangani and Manyinga; and all those villages were from five wards which are Mtibwa, Mhonda, Diongoya, Sungaji and Kanga.

3.2 Research Design

Research design is a comprehensive plan for data collection in an empirical research (Batacherjee, 2012). This study used a cross-section research design in which data from respondents were collected at a single point in time. The design has been recommended by Bhattacharjee (2012) and Bailey (1994) due to its dual economic advantages of saving time and money during data collection. It permits a researcher to collect data from the field setting at reasonable time duration and provides the researcher ability to identify the population relevant to the purpose of the study. Moreover, the data collected was used for simple statistical description, interpretation and determination of the relationship between different variables that were the focus of the study.

3.3 Sample Size and Sampling Technique

Sampling is the statistical process of selecting a subset (called a “sample”) of a population of interest for purposes of making observations and statistical inferences about that population (Kothari, 2004). The sample size was obtained through simple random technique, and this was done because of the cultural diversity at the study area. According to Arthur and Schwartz (1999) suggest sample size to range between 30 and 60, with 30 being the mean, therefore the sample size of this study was 115 respondents, whereby 57 respondents were men and 58 respondents were women entrepreneurs.

3.4 Sampling Frame and Sampling Unit

Sampling Frame is the margin/boundary that the respondents might be sampled from the sampling unit is a single element (respondent) where a researcher depend on to collect data from. The sampling frame of this study was all household entrepreneurs and sampling unit was all households in the area of study.

3.5 Sampling Design

A sample design is the framework, or a road map, that serves as the basis for the selection of a survey sample and affects many other important aspects of a survey as well (Shapiro, 2008). In this study the respondents were obtained through stratified sampling procedures based on the capital employed in their businesses. Purposive sampling technique was used to choose two wards and two villages from each ward. The criteria for purposive selection of wards and villages are because of the population, women economic opportunities as well as the dominance of cultural diversity.

3.6 Sampling Procedures

Sampling is the act, process, or technique of selecting a suitable sample, or a representative part of a population for the purpose of determining parameters or characteristics of the whole population (Mugo, 2002). In this study, both probability and

non probability sampling were used; whereby in probability, stratified sampling was used to obtain entrepreneurs for the following reasons, entrepreneurs are of different economic activities, at different age, education and capital employed. Also in non probability a purposive sampling technique was used to select wards and villages where data were collected.

3.7 Data Collection Methods

3.7.1 Primary data

Primary data is raw or unprocessed values that have been collected directly from the field (Batacherjee, 2012). The study employed quantitative method of data collection where by Primary data obtained through the use of structured questionnaires for household respondents. The questionnaire was structured in such a way that they capture all relevant information with regard to cultural dimensions and women's entrepreneurial activities. Both open and close ended questions were included in the questionnaire in order to allow respondents to fully express their awareness and opinion. Moreover, data collection instrument was first pre-tested to representatives from both groups of respondents. Two villages of Mlali and Kipera were included during the pre-testing exercise. Thereafter, necessary amendments to take care of omission and restructuring and addition of some questions were also made in order to ensure validity and reliability of the instrument.

3.7.2 Secondary information

Secondary information as reviewing literatures which provide information's collected by someone other than a user, for example census or organisational records (Batacherjee, 2012). Secondary data can include any data that are examined to answer a research question other than the question(s) for which the data was initially collected (Koziol and Arthur, 2011). Under this study, it was done from library, the Sokoine National

Agriculture Library (SNAL) and internet based sources concerning the location of the district, economic activities that are operated in the study area.

3.8 Measurements / Operationalization

Measurement is the assignment of numbers to objects or events. The variables were measured on ratio and ordinal scales since the data to be measured were categorical and non categorical. Growth refers to changes in the amount of sales, the value of assets, profits and return on investment. Growth is a multidimensional construct which requires integration of different dimensions of empirical studies (Chong, 2008; Mao, 2009). To capture micro enterprises growth, the study used profit, Return on Asset (RoA) and Return on Investment (RoI). Due to reluctance of micro enterprise owners to give financial information and lack of proper record keeping, indirect questions (i.e. average daily sales) were asked such that the provided information were used as inputs to compute the growth measures such as profit, (RoA) and (RoI) as presented in equation i, ii and iii respectively. This is the same procedure which has been used in previous studies by Bengesi and Le Roux (2014).

$$\text{Profit} = \text{Gross income} - \text{total cost} \dots\dots\dots \text{Equation (i)}$$

$$\text{ROI} = \frac{\text{Net income}}{\text{Investments cost}} \times 100 \dots\dots\dots \text{Equation (ii)}$$

$$\text{ROA} = \frac{\text{Profit} \times 100}{\text{Asset}} \dots\dots\dots \text{Equation (iii)}$$

Then the measurements on the variations of cultural dimensions between men and women as independent variables were done using Mann Whitney U-test to answer objective one with the use of Likert scale that was designed on the scale levels of agreement ranging from 1=strongly disagree, 2=disagree, 3=I don't know, 4=agree, 5=strongly agree which based on objective three and objective two t-test applied to compare performance of

women and men owned enterprises. In objective three multiple linear regressions was used to check the influence of cultural dimensions on performance of women entrepreneurial enterprises; and objective four is a results from objective three, it is descriptive. Cultural dimensions are composite construct which was measured by standard measurements under standard attributes of agreement in the likert scale ranging from 1=strongly disagree to 5=strongly agree in all dimensions of culture.

3.9 Data Analysis

Data analysis is the process of breaking data into small unit so that they may be easily interpreted. Data that were sought to influence micro enterprises growth and expansion were coded, summarized and entered in the computer and finally analyzed using SPSS 16.0 for windows. Both analytical models that were descriptive and inferential analysis were employed as further described in the subsequent sections.

3.9.1 Descriptive analysis

Descriptive analysis refers to statistically describing, aggregating, and presenting the constructs of interest. Thus, descriptive analysis (% distribution and frequencies) was employed on characteristics among household respondents through frequencies, percentages and then was presented by using tables and figures.

3.9.2 Inferential analysis

Inferential analysis refers to the statistical testing of hypotheses, in which in this study done to test on the influence of cultural dimensions on women's entrepreneurial initiatives. This was done by using independent t-test for comparison on entrepreneurial performance between men and women entrepreneurs which states that: Men's owned entrepreneurial enterprises perform better than women's owned entrepreneurial enterprise; and multiple

regression model was done by fitting an equation which was used to examine the influence of independent variables (i.e. collectivism, masculinity and uncertainty avoidance) on dependent variable (performance) that were assumed before to have influence on women entrepreneurial initiatives and to test the hypotheses.

The formula of the model is

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_n X_n + \mu \dots \dots \dots \text{Equation (iv)}$$

Whereby: Y= predicted value of the dependent variable (performance)

α = Intercept when independent variables are equal to zero (constant term)

β = coefficients of determination of independent variables

x_1 = masculinity

x_2 = uncertainty avoidance

x_3 = collectivism

μ = error term.

In summary, as far as the Hofstede's concept of cultural dimensions is concerned, the study aimed to analyse data on the variation of cultural dimensions between men and women and influence of masculinity, uncertainty avoidance and collectivism on women's performance of entrepreneurial activities in the study area through Mann Whitney U-test and the modal narrated in this chapter, used to trace the influence of cultural dimensions on women's performance of entrepreneurial activities.

3.10 Reliability, Validity of the Measurements and Ethical Consideration

3.10.1 Reliability

This refers to the degree to which measures are free from error and for that reason generate consistent results. In other words, if a measurement device or procedure consistently assigns the same score to individuals or objects with equal values, the instrument is considered reliable (Thanasegaran, 2009). In this study, reliability was

estimated in three ways: Firstly, pre-testing of data collection instruments, namely questionnaire was done to test among other things. Secondly, each question in the questionnaire was framed briefly to reduce ambiguity and minimize bias. Third, initial checking of the gathered data was done every evening after the data collection exercise to check consistency of the results and any emerging issues.

3.10.2 Validity

Hardy and Bryman (2004) defined validity as the degree to which a test measures what it is supposed to measure. Validity is commonly assessed in three faces: content validation, criterion-related validation and construct validation (Kothari, 2004). Content validity considers whether or not the items on a given test accurately reflect the theoretical domain of the latent construct it claims to measure (Thanasegaran, 2009). Content validity was achieved by ensuring that the questions are consistent with the research objectives and questions. Criterion validity refers to the capacity to draw precise inferences to a related behavioral criterion of interest (Thanasegaran, 2009). Criterion validity was assessed by comparing the instruments to some similar items in the literature (Chogi, 2007). Construct validity of a measure is concerned with the theoretical relationship of a variable to other variables (Thanasegaran, 2009). Construct validity was achieved by linking the items in the measuring instruments to the theoretical components of the research topic as covered in chapter two.

3.10.3 Ethical considerations

Bhattacharjee (2012) call for research procedures to consider ethical issues in order to avoid physical or emotional harm. In view of this, Leedy and Ormrod (2001), Bhattacharjee (2012) identified voluntary participation and harmlessness (informed consent), anonymity and confidentiality (privacy), disclosure, honesty with professional

colleagues as important ethical issues to be adhered to by researchers. Accordingly, these ethical considerations were considered in this study.

In the case of informed consent, this study was conducted after obtaining the relevant permission, which includes obtaining the letters of introduction from the Sokoine University of Agriculture and Mvomero District Executive Director (DED). In a related way, the purpose of study was explained to the respondents throughout the data collection exercise and that participation of respondents in questionnaire survey was voluntary. To ensure secrecy and privacy, respondents' names and addresses were not required during data collection. To ensure disclosure, data collection exercise was preceded with self-introduction of the researcher and clarifications of the study purpose, outcomes and benefits expected from the results.

CHAPTER FOUR

4.0 RESULTS AND DISCUSSIONS

4.1 Social Economic Information of the Respondents

This section describe general characteristics of respondents of the study area based on age of the respondents, level of education, marital status, main occupation, number of dependants in the household and involvement of those dependants in the household's decisions making, as it is narrated clearly in the following subsections.

4.1.1 Age

The actual age of respondents were analysed and recorded in Table 1. The results of the analysis of age in Table 1 show that the youngest group of business owners ranged between 18-35 years account for 48.7% of the total business owners and the oldest group was above 56 years which formed 1.7%. This results reflect the findings by Mmari (2012) and Islam *et al.* (2011) who asserted that the optimal age range for starting business enterprises to be 22 and 45 years as this age category have more commitment and are eager to fulfill their life aspiration, hence they are likely to generate optimal required profit and experience growth in their business.

4.1.2 Level of education

The levels of education has been categorised into five groups as primary, secondary, certificates and university level as well as illiterate (none). This was done to trace the most education level that reached by entrepreneurs who works in rural areas and see if has influence in the entrepreneurial activities. These levels were analyzed and recorded in Table 1. The analyzed results show that about 99% of respondents had attended formal education with 73% of respondents having a maximum of primary education and

university education presented 0.9%. This trend is not surprising for Tanzania as the 2007 Household Budget Survey reported similar trend (URT, 2012). This result may imply that educated entrepreneurs are few in rural areas which suggest that the majority of the entrepreneurs operating in rural areas are less educated. This influences their performance on entrepreneurship because they lack even a little knowledge for keeping business records which will help them to know whether they run their business on profit or not.

4.1.3 Marital status

The marital status in the study area were analysed and recorded in Table 1. These results in Table 1 show that 73.9% of respondents were married, 5.2% were divorced, 7% were widowed and 13.9% were separated. In most cases out of the married the rest are termed to be single forming a total of 26.1%. These results suggest that the majority of entrepreneurs were married with family responsibilities, whereby they are supposed to generate income to support their families. As African culture normally women has no say on the resources of the family hence made minimal chance for them to make efforts on entrepreneurial activities.

Table 1: Social Economic Information of Respondents (n =115)

Items	Distributions	
	Frequency	Percentage
age category		
-18 -35	56	48.7
-36-45	41	35.7
-46-56	16	13.9
>56	2	1.7
Total	115	100.0
level of education		
-primary	84	73.0
-secondary	26	22.6
-certificates	3	2.6
-university	1	0.9
-none	1	0.9
Total	115	100.0
marital status		
-married	85	73.9
-divorced	6	5.2
-widow/widower	8	7.0
-separated	16	13.9
Total	115	100.0
Main occupation		
-farmer	22	19.1
-permanent employment	1	0.9
-petty trader	92	80.0
Total	115	100.0

4.1.4 Main occupation

The occupations of respondents in the study area were analysed in order to know at which category does people base on as their main income generating activity. The results are recorded in Table 1. The results show that 80% of the respondents conduct petty trade activities, some dealing with farming activities as 19.1% of respondents and 0.9% of respondents have permanent employment. This implies that a large number of entrepreneurs in the study area based on petty trade activities as their source of generating income for their families.

4.1.5 Number of dependants

The number of dependants in the household was analysed and recorded in Table 2. The findings show that 12.9% of micro enterprises owners have dependants ranging from one to three, while 56.5% had dependants ranging from four to seven and 30.4% had dependants ranging from seven and above. This is also observed by Majenga and Mashenene (2014) that micro enterprises owners whose dependants range from seven and above members, included children below 14 years and adult above 60 years, have big burden on business decisions making as well as in terms of food, clothes and shelter. This is an indication that generation of income from an enterprise is used to solve other non enterprises issues hence such enterprises tend to perish. This means, micro enterprises owners with few dependants have an opportunity to serve income for further business expansion rather than those with high number of dependants because most of their time and money are used to save the purpose of their dependants rather than business expansions as culture being concerned.

Table 2: Number of Dependants per Household

number of dependants	Distributions	
	Frequency	Percent
1-3 dependants	15	12.9
4-7dependants	65	56.5
<7 dependants	35	30.4

4.1.6 Involvement of dependants in the households

Number of dependants was sought to have facilitated involvement in micro enterprises activities especially novice. In this study the results show that most of the respondents reported that, dependants are involved in family decision making for about 87%; and

others of about 28% disagree that they do not involve their respondents in the family decision making. This means nearly all households in the study area involve their dependants in the decision making activities in the house as a result for collective decision that influence entrepreneurial activities.

Table 3: Involvement of Dependants

Item	Distributions	
	Frequency	Percentage
Agree	87	75.7
Disagree	28	24.3
Total	115	100

4.2 Variations of Cultural Dimensions between Men and Women

The data to measure variation/differences of cultural dimensions between men and women in the study area were collected and examined properly then recorded in Table 4. The analysis was done in three categories of dimensions namely masculinity, collectivism and uncertainty avoidance. The result shows no significance difference on cultural dimensions i.e. masculinity, collectivism and uncertainty avoidance at $Z = -1.582, P > 0.05$; $Z = -0.433, P > 0.05$ and $Z = -0.090, P > 0.05$ respectively.

A Mann-Whitney U-test was conducted to answer the research hypothesis on variations of cultural dimensions between women and men in the study area. The results show that there were no variations in cultural dimensions between men and women in the study area, which implies that there is no differential influence of cultural dimensions between women and men in the study area. This is proved by the results recorded in Table 4 including masculinity, collectivism and uncertainty avoidance showing no significance

difference between the two groups. This means culture has no influence on the entrepreneurial initiatives between the two groups in the study area.

Table 4: Variations of Cultural Dimensions between Men and Women

Cultural dimensions	Sex of respondents	Number of respondents	Median	Z-value	P-value
Masculinity	Male	57	5.0	-1.582	0.114
Collectivism	Female	58	5.0	- 0.433	0.665
	Male	57	4.0		
Uncertainty avoidance	Female	58	4.0	- 0.090	0.928
	Male	57	4.0		
	Female	58	4.0		

4.3 Comparison of Performance between Male and Female Entrepreneurs

The data on entrepreneurial performance between men and women in the study area were collected, analysed and examined then recorded. From the results of the levene's test for equality of variance displayed in the first two columns of Table 5, the first line was selected because the probability shown in the levenes's test (first line) was $P > 0.05$ to all performance indicators namely ROI, ROA and Profit ,this show non significance that does not violate the assumptions of equal variance. Otherwise, if the value of probability was significant, the second line would have been selected. Based on the results $t > 0.05$ at 113 degree of freedom and a probability $P > 0.05$ showing no significance deference.

The comparison was aimed to be done to trace whether gender influence performance of entrepreneurial enterprises between male and female in the study area. Based on the findings the performance between the two groups namely male and female in terms of mean scores for males were (M = 1.2, SD=303; M=2, SD=337; M=6.6, SD=2.9) and for

females (M=1.2, SD=324; M=2.8, SD=1097; M=4.5, SD=1.5) on ROI, ROA and Profit respectively). The magnitude of differences in the means (mean difference =-4.8,-74.5 and 2.1 on ROI, ROA and Profit respectively). Therefore the result shows there is no significance difference in performance of entrepreneurial enterprises between males and females. This Implies that gender was shown not to affect performance of entrepreneurial enterprise, therefore in terms of supporting interventions between males and females both might be at equal distributions as it is also seen by Mulugeta (2010). These results make me fail to reject the null hypothesis which state that, women owned entrepreneurial enterprises perform poorly than men’s owned entrepreneurial enterprise.

Table 5: Performance Indicators

Performance indicators	Levene's Test for Equality of Variances		t-test for equality of means				
	F-value	P-value	t-value	Df	P-value	Mean difference	Std. error difference
ROI	0.349	0.556	-0.083	113	0.934	-4.86898	58.64
			-0.083	112.7	0.934	-4.86898	58.61
ROA	1.755	0.188	-0.490	113	0.625	-74.51	151.9
			-0.494	67.84	0.623	-74.51	150.8
PROFIT	0.971	0.327	-0.492	113	0.624	2.1	4.3
			-0.489	82.9	0.626	2.1	4.3

4.4 Influence of Cultural Dimensions on Women’s Performance of Entrepreneurial Enterprises

In order to examine the influence of cultural dimensions on performance of women’s entrepreneurial enterprise, a multiple linear regression model was employed. The data collected on cultural dimension were analysed, examined to trace the influence of cultural dimension on women’s performance of entrepreneurial enterprises and then recorded in Table 6. The dependent variable (performance of women’s entrepreneurial enterprise) was

regressed on three independent variables namely uncertainty avoidance, masculinity and collectivism.

The regression results show that tolerance =0.9 with VIF =1, this indicate that VIF value has no problem with multicollinearity of the variables for being less than10, and the level of tolerance shows low multiple correlation of the variables, this means the variability of the specified independent variables are not explained by other independent variables in the model, this verified by tolerance value being >0.10 which implies there is no possibility of multicollinearity. On the other hand the results show negative and positive beta (β) weights, this imply that independent variables had negative and positive contributions, respectively, on the dependent variables as further results on cultural dimensions described in the following subsections.

4.4.1 Uncertainty avoidance

Uncertainty avoidance is the degree to which the members of a particular culture feel threatened by uncertain or unknown situations. It is a cultural trait closely linked to attitudes of risk taking behavior and, consequently, largely associated with the entrepreneurial propensity within a society (Thurik and Dejardin, 2011). Based on the results in Table 6, uncertainty avoidance is verified with β (-0.147) at $P=0.05$, this shows significance influence in business performance.

This implies that the risk taking behavior among entrepreneurs is high, that means doughty and fear on entrepreneurial initiatives among entrepreneur is high to the extent it affects business success. These results comply with Majenga and Mashenene (2014), who found that, when uncertainty is high, anxiety is usually high and communication can be difficult, this account for why other people avoid interacting with people from other cultures. This

evaluation made to accept the alternative hypothesis which states that, uncertainty avoidance has influences on performance of women's entrepreneurial enterprises.

4.4.2 Masculinity

Masculinity is the extent to which people are muscular, aggressive and strong enough to struggle on life uncertainties (Hofstede, 2011). Based on the findings in Table 6, the results reveal highly positive significance influence of masculinity on performance of business entrepreneurial enterprise with $\beta = 0.575$ at $P < 0.05$, showing significance influence on the dependent variable namely performance.

This implies that, the higher level of masculinity in the society leads to high performance in business activities as it is experienced approximately in all African countries. This mean for men and women being aggressive and strong enough to fight against life uncertainties in business arena lead to better performance in business activities in the study area, this is also observed by Abzari and Safari (2012). These results lead me to reject the null hypothesis of this study which states that, masculinity has no influences on women's performance of entrepreneurial enterprises, fairly influence all entrepreneurs in the study area as the analysis proved.

4.4.3 Collectivism

Collectivistic societies are characterized by extended primary groups such as the family, neighborhood, or occupational group in which members have diffuse mutual obligations and expectations based on their status or rank. Based on the regression results in Table 6, collectivism proved with $\beta (-0.083)$ at $P > 0.05$ which show non significance influence to the performance of business enterprises. This means there is no statistical significance on collectivism dimension of culture that influence the performance of women

entrepreneurial enterprise, where by the number of dependant in the family/household has no impact on business performance of the respondents. This is also revealed by Ozgen (2012) in his study of cultural dimensions. This made to reject the hypothesis which states that collectivism has influence on women's performance in entrepreneurial enterprises as demonstrated in Table 6.

Table 6: Cultural Dimensions that Influence the Performance of Women's Entrepreneurial Initiatives

cultural dimensions	Standardized Coefficients		Collinearity Statistics		
	Beta	t-value	P-value	Tolerance	VIF
Constant (α)		.719	.474		
Uncertainty avoidance	-0.147	-1.965	0.052	0.982	1.018
masculinity	0.575	7.658	0.000	0.974	1.027
collectivism	-0.083	-1.109	0.270	0.982	1.019

Dependent Variable: RoA; R=0.392; Adjusted R²=0.375 and STD error for estimates = 641

Note: Significant at 95% level of confidence

4.5 The Best Predictor of Women's Performance of Entrepreneurial Enterprises

According to the results in Table 6, the best predictor of Women's Performance of entrepreneurial enterprises is shown as masculinity. This means in any way and effort that might be done to empower women on entrepreneurial initiatives has to focus on masculinity as a problem that face women on their struggle on entrepreneurial activities. For entrepreneurs to be strong, aggressive and muscular enough on life issues helps them to perform better in business activities. This concept is also narrated by other scholars in academic arena such as Ozgen (2012) in his study on cultural dimensions and Majenga and Mashenene (2014).

In summary, in the contextual model of intercultural communication, culture is the largest context, surrounding all the other contexts. This chapter has presented the results on the influence of culture dimensions; whereby people are not aware of its influence on our

daily behaviors that influence our daily lives. Culture is arguably the strongest influence on an individual's cognitive, affective, and behavioral choices. This chapter has focused on three of those dimensions, including the extent to which we place individual goals over those of the group as narrated in this chapter.

4.6 Relevance of the Theories

The study was guided by two theories namely locus of control theory by Rotter (1966) and need for achievement theory by McClelland (1961). Both of the theories applied in this study are relevant because they reflect the results analysis done. Locus of control theory talks about how internal and external factors control human behavior, where by internal factors are developed from formal learning while the external factors are those built by the society. This means when kids are raised and exposed to the society which is educated it is obvious these kids will be educated having wide exposure of the world thus will make the kids to ignore some of the cultural traits and move with entrepreneurial world and perform better. Likely to external factors as when the kids are raised to the society built with norms and traditions, the kids will build a behavior copying to the norms and traditions surrounded them hence influence the performance on entrepreneurial arena. This is because some of the norm sand traditions are obstacles to development.

This is proved by masculinity dimension of culture being the best predictor for the entrepreneurs performance on entrepreneurial activities, as men rose to be powerful, aggressive and muscular enough to fight on life issues, the environment and life aspects made women also to be strong and aggressive on life issues and hence made them also to perform better on business activities in the study area.

On the other hand McClelland (1961) on the need for achievement theory stated the role of power, achievement and affiliation. This means those who have power, a sense of affiliation and the need to achieve better are likely to excel than those who are week in struggling against life issues regardless are men or women.

CHAPTER FIVE

5.0 CONCLUSSIONS AND RECOMENDATIONS

5.1 Conclusions

Based on the findings and discussions meeting the objectives and the hypothesis of the research, a number of conclusions have been drawn; first the study show that, there are no variations in cultural dimensions between men and women in the study area on the elements of the three Hofstedes' cultural dimensions namely masculinity, uncertainty avoidance and collectivism. This mean cultural practices in the study area are practiced equally to all the two groups as women and men in the study area so has no influence on the women's performance of entrepreneurial initiatives as far as the society is concerned.

Based on the findings the results demonstrated that, there is no statistical significance difference in business performance on entrepreneurial enterprises between men and women in the study area. This implies that gender has seen not to affect business performance in the study area; though the chance for women in the entrepreneurial arena is still not observed may be there are other factors against culture that influence women's performance in entrepreneurial activities.

However the study findings confirm that there are cultural influences on entrepreneurs' performance of entrepreneurial activities in the study area. This is proved by the results from multiple linear regressions on the three Hofstedes cultural dimensions which recorded that, masculinity and uncertainty avoidance showed significance influence and collectivism showed no significance influence on performance of entrepreneurial activities.

Furthermore, the regression results displayed that masculinity was the best predictor of women's performance of entrepreneurial enterprises in the study area. This implies that, for entrepreneurs to be strong, aggressive and muscular enough helps them to fight on life issues including entrepreneurial activities. In African culture boys are raised to be strong, muscular and aggressive in all life aspects while women are raised to be dependant to men, this lead to women being raised as weak that they could not perform development activities as men's do. Though the environment and life aspects boost women to struggle and become strong and aggressive in business activities as the analysis displays.

5.2 Recommendations

Based on the conclusions the following recommendations are pertinent. Based on the findings and the conclusions, there are no variations of cultural dimension between men and women; there is no difference in enterprises performance between the two groups, but it is found that there are cultural dimensions that influence entrepreneurs performance on entrepreneurial activities. This study, call for policy intervention that can create chances for development practitioners to act on entrepreneurial training especially in rural areas and encourage women to take charge in business arena with regard women are also able to perform better in business activities like men in situation when they are given a favorable environment.

5.3 Areas for Further Research

This study examined only three dimensions from the concept on Hofstede's dimensions of culture namely masculinity, uncertainty avoidance and collectivism, Since entrepreneurship is potential for economic development and women being a large group and said to have influence in the economic development, Therefore, there is a need to conduct a similar study including cultural dimensions namely uncertainty avoidance,

masculinity and power distance, and trace out other factors that might influence women's performance in entrepreneurial activities so as to have a clear picture of women participation on entrepreneurial issues and cultural influence on women's performance of entrepreneurial activities.

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APPENDIX

Appendix 1: Questionnaire for household entrepreneurs

SOKOINE UNIVERSITY OF AGRICULTURE, MOROGORO

DEVELOPMENT STUDIES INSTITUTE

This questionnaire is designed to investigate on the “cultural dimensions and women’s entrepreneurial initiatives” A case of Mvomero District, Morogoro

IDENTIFICATION

s/no	item	Name/number
1	Date of interview	
2	Name of interviewer	
3	Name of respondent (optional)	
4	Age of respondent (in complete years) v ₁	
5	Hamlet name v ₂	
6	Village name v ₃	
7	Ward name v ₄	

PART 1: SOCIAL ECONOMIC INFORMATION

s/no.	8.Relation to HH V ₅	9.sex V ₆	10.Age in couple (years) v ₇	11.Marital status V ₈	12.Education level V ₉	13.Main occupation V ₁₀
	1.head 2.spouse	1.female 2.male		1.married 2.divorced 3.widow/widower 3.separated	1.primary 2.secondary(o-level) 3.secondary(A-level) 4.college 5.non	1.farmer 2.permanent employment 3.temporary employment 4.petty trader 5.Bussness(wo)men 6.any other (specify)
Fill the key no.					No. of years spent in school ()	

14. Have you had a business before? 1. Yes 2.no. V₁₁

15. If yes does it still exist? 1. Yes 2.no V₁₂

16. If no. why?

	certain if it will succeed						
30.4	women fail to develop their business initiatives even with little support from their husbands						V ₃₇
31.	masculinity						
31.1	I normally ask for advice to my husband/wife before I make final decision on my business						V ₃₈
31.2	women are not made to make all decisions in the family according to my culture						V ₃₉
31.3	Once a man in a house make decision, people under him should not question it						V ₄₀
31.4	Men in the house cannot make proper decision without even consulting others in the family						V ₄₁
31.5	Men are muscular enough to fight against life uncertainties than women						V ₄₂
31.6	Men are made to make all decisions in the family according to my culture						V ₄₃
31.7	Changing diapers, giving kids a bath & feeding kids are the mother's responsibility						V ₄₄
31.8	Women are not muscular enough to fight against life uncertainties than men						V ₄₅
31.9	Women in the household can make proper decision even without consulting others in the family						V ₄₆
32	collectivism						
32.1	Success in business is not associated with collective decision from the family						V ₄₇
32.2	A number of dependants in the house does not make a woman difficult to save time and money for initiating or developing a business						V ₄₈
32.3	Success in business might be associated with collective decisions from the family						V ₄₉
32.4	A family (wife & husband) having consistence collective decision in business normally makes the business prosper.						V ₅₀
32.5	A family (wife & husband) has to take care a number of						V ₅₁

	dependants to my culture						
32.6	Women's most important work is to take care of her home & cook						V ₅₂
32.7	A number of dependants in the house can make a woman difficult to save time and money for initiating or developing a business						V ₅₃
32.8	Presence of paternal relatives(mother and father in law)has no influence in women's decision making power						V ₅₄
32.9	Elderly dependants influence household decision making						V ₅₅

Thank you for your cooperation